

## LAMPIRAN 1 : Perhitungan Rasio Keuangan

### Bank Ekspor Indonesia

Tahun	Aktiva lancar	Utang lancar	Total Deposit	Total utang	Total aktiva	Total equitas	Penjualan	Total aktiva tetap	Net income	Equity Capital
2008	10.607.719	13.117.844	2.347.541	17.162.463	11.191.257	4.285.237	13.529.563	20.237.092	285.237	4.285.237
2009	19.665.795	16.740.937	2.556.941	18.615.690	12.972.436	4.356.746	14.227.829	41.692.719	351.639	4.356.746
2010	20.276.772	14.136.774	4.985.256	14.136.774	20.638.602	6.501.828	24.211.642	40.737.419	195.645	6.501.828
2011	26.831.940	19.357.572	5.941.514	19.357.577	26.321.521	6.963.944	32.102.105	73.053.228	460.644	6.963.944
2012	40.073.033	25.782.704	6.610.655	25.782.704	33.332.751	7.550.047	38.442.798	69.117.659	585.623	7.550.047

Tahun	CR	QR	DAR	DER	FAT	ROA	ROE
2008	0,809	4,519	1,534	4,005	0,669	0,025	0,067
2009	1,175	7,691	1,435	4,273	0,341	0,027	0,081
2010	1,434	4,067	0,685	2,174	0,594	0,009	0,03
2011	1,386	4,516	0,735	2,78	0,439	0,018	0,066
2012	1,554	6,062	0,773	3,415	0,556	0,018	0,078

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

### Bank Danamon Indonesia Tbk

Tahun	Aktiva lancar	Utang lancar	Total Deposit	Total utang	Total aktiva	Total equitas	Penjualan	Total aktiva tetap	Net income	Equity Capital
2008	19.582.391	16.407.088	85.355.344	96.159.098	107.268.363	10.579.068	69.073.033	2.155.475	1.530.022	10.579.068
2009	75.259.782	14.202.822	78.571.163	82.695.697	98.597.953	15.805.751	61.051.100	3.084.172	1.532.533	15.805.751
2010	23.395.271	12.359.372	45.833.254	99.862.649	118.391.556	18.528.907	80.698.014	3.297.585	2.883.604	18.528.907
2011	29.177.544	16.252.144	111.603.868	116.582.650	142.292.206	25.709.556	106.073.736	3.405.900	3.402.209	25.709.556
2012	36.616.827	18.408.734	192.770.334	127.057.997	155.791.308	28.733.311	43.251.394	3.535.327	4.117.148	28.733.311

Tahun	CR	QR	DAR	DER	FAT	ROA	ROE
2008	1,194	0,229	0,896	9,09	32,045	0,014	0,145
2009	5,299	0,958	0,839	5,232	19,795	0,016	0,097
2010	1,893	0,51	0,843	5,39	24,472	0,024	0,156
2011	1,795	0,261	0,819	4,535	31,144	0,024	0,132
2012	1,989	0,19	0,816	4,422	12,234	0,026	0,143

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

## Bank Permata Tbk

Tahun	Aktiva lancar	Utang lancar	Total Deposit	Total utang	Total aktiva	Total equitas	Penjualan	Total aktiva tetap	Net income	Equity Capital
2008	43.906.559	5.653.052	26.336.535	4.288.662	50.059.522	4.288.662	33.519.929	4.124.225	452.409	4.288.662
2009	46.433.383	3.255.181	25.092.832	4.835.512	50.009.953	4.835.512	39.621.076	3.138.584	480.155	4.835.512
2010	59.308.410	3.565.249	32.596.249	6.582.972	73.813.440	7.917.273	20.629.501	2.993.063	996.649	7.917.273
2011	84.692.052	2.197.589	48.475.915	9.218.779	101.324.002	9.136.208	62.204.434	3.020.556	1.156.878	9.136.208
2012	105.481.429	2.807.706	60.494.389	11.930.306	131.798.595	12.495.534	93.705.893	3.468.997	1.368.132	12.495.534

Tahun	CR	QR	DAR	DER	FAT	ROA	ROE
2008	7,767	1,667	0,086	1,000	8,128	0,009	0,105
2009	14,264	1,850	0,097	1,000	12,624	0,010	0,099
2010	16,635	1,819	0,089	0,831	6,892	0,014	0,126
2011	38,539	1,747	0,091	1,009	20,594	0,011	0,127
2012	37,569	1,744	0,091	0,955	27,012	0,010	0,109

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

## Bank ICB Bumiputera Tbk

Tahun	Aktiva lancar	Utang lancar	Total Deposit	Total utang	Total aktiva	Total equitas	Penjualan	Total aktiva tetap	Net income	Equity Capital
2008	15.205.109	125.905.467	5.957.971.148	6.287.877.927	6.287.877.927	5.049.958.952	4.667.792.571	1.721.690.232	11.925.744	504.995.895
2009	11.789.541	128.250.882	6.903.630.494	6.487.051.213	7.005.700.199	5.398.629.493	5.188.779.073	2.218.261.931	15.043.438	539.862.949
2010	14.066.475	258.023.224	8.361.841.217	7.967.169.612	8.659.899.122	7.132.915.005	6.028.296.038	2.361.338.586	12.168.621	713.291.500
2011	11.627.611	224.479.442	7.051.162.384	6.676.733.346	7.281.534.934	6.048.015.882	4.944.113.572	1.238.598.590	11.361.843	604.801.588
2012	12.190.376	122.590.806	7.198.939.481	6.719.963.698	7.433.803.459	7.138.397.610	5.043.064.872	1.985.290.191	10.368.100	713.839.761

Tahun	CR	QR	DAR	DER	FAT	ROA	ROE
2008	0,121	0,003	1,000	1,245	2,711	0,002	0,024
2009	0,092	0,002	0,926	1,202	2,339	0,002	0,028
2010	0,055	0,002	0,920	1,117	2,553	0,001	0,017
2011	0,052	0,002	0,917	1,104	3,992	0,002	0,019
2012	0,099	0,002	0,904	0,941	2,540	0,001	0,015

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

## Bakrieland Devolment Tbk.

Tahun	Aktiva lancar	Utang lancar	Total utang	Total aktiva	Total equitas	Penjualan	Total aktiva tetap	Net income	Equity Capital	Persediaan
2008	4.202.496.195.256	1.153.718.469.096	3.133.653.335.382	8.334.991.485.092	4.507.678.769.758	62.863.392.149	3.224.442.566.257	272.099.751.370	4.507.678.769.578	1.972.447.188.263
2009	4.053.277.098.693	1.510.179.672.478	5.794.138.576.947	11.592.631.487.233	4.642.528.114.569	51.511.551.578	4.785.260.842.548	132.255.912.805	4.642.528.114.569	1.697.868.067.485
2010	5.526.398.731.050	1.267.452.359.411	6.582.727.429.196	17.064.195.774.257	8.021.729.230.422	55.663.930.508	6.087.258.599.294	178.704.601.860	8.021.729.230.422	1.557.527.766.718
2011	5.628.083.620.180	4.189.484.452.154	6.805.878.160.103	17.707.949.598.417	10.902.071.438.314	101.052.248.732	6.011.369.407.455	192.753.020.957	10.902.071.438.314	1.816.318.578.119
2012	3.826.637.618.331	4.470.431.893.894	6.071.418.710.164	15.235.632.983.194	9.164.214.273.030	106.561.481.778	8.845.035.731.273	294.958.580.172	9.164.214.273.030	1.695.358.232.356

Tahun	CR	QR	DAR	DER	FAT	ROA	ROE
2008	3,643	1,933	0,376	0,695	0,019	0,033	0,060
2009	2,684	1,560	0,500	1,248	0,011	0,011	0,028
2010	4,360	3,131	0,386	0,821	0,009	0,010	0,022
2011	1,343	0,910	0,384	0,624	0,017	0,011	0,018
2012	0,856	0,477	0,399	0,663	0,012	0,019	0,032

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

## Arpeni Permata Ocean Line

Tahun	Aktiva lancar	Utang lancar	Total utang	Total aktiva	Total equitas	Penjualan	Total aktiva tetap	Net income	Equity Capital	Persediaan
2008	695.442.805.323	2.112.965.175.443	5.656.420.480.389	7.294.275.941.253	1.607.668.511.384	57.549.673.124	3.543.455.304.946	991.558.208.855	1.607.668.511.384	38.756.735.067
2009	510.202.168.214	2.446.461.479.362	5.960.343.485.975	6.771.972.501.119	1.773.605.806.300	52.989.150.171	3.513.882.006.613	1.706.053.827.615	773.605.806.300	24.731.887.701
2010	691.494.609.627	3.462.646.515.863	6.346.549.677.305	5.505.204.979.660	2.881.021.839.513	52.571.449.123	2.883.903.161.442	1.636.279.648.329	881.021.839.513	26.914.715.261
2011	772.242.479.255	3.021.795.315.509	7.089.736.327.971	4.265.545.870.749	2.824.190.457.222	53.526.605.632	3.493.303.391.494	2.065.884.091.526	2.824.190.457.222	35.576.925.628
2012	609.848.936.144	2.020.134.128.584	5.921.349.303.098	3.008.036.943.936	2.913.321.359.162	237.160.692.081	2.398.188.007.792	720.080.469.181	2.913.321.359.162	36.279.507.263

Tahun	CR	QR	DAR	DER	FAT	ROA	ROE
2008	0,330	0,310	0,780	3,520	0,020	0,140	0,620
2009	0,210	0,200	0,880	3,360	0,020	0,250	2,210
2010	0,200	0,190	1,150	2,200	0,020	0,300	1,860
2011	0,260	0,240	1,660	2,510	0,020	0,480	0,730
2012	0,300	0,280	1,970	2,030	0,100	0,240	0,250

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

**LAMPIRAN 2 : Tabulasi Data**

CR	QR	DAR	DER	FAT	ROA	ROE	Skor	FAC1_5	FAC2_5	peringkat
0.81	4.52	1.53	4.01	0.67	0.03	0.07	0	-1.19493	1.25790	investment grade
1.19	0.23	0.90	9.09	3.21	0.01	0.15	0	-0.73111	-0.08628	investment grade
7.77	1.67	0.09	1.00	8.13	0.01	0.11	0	1.41532	0.10409	investment grade
0.12	0.00	1.00	1.25	2.71	0.00	0.02	1	-0.02723	-0.37602	non-investment grade
3.64	1.93	0.38	0.70	0.02	0.03	0.06	1	0.11911	0.31008	non-investment grade
0.33	0.31	0.78	3.52	0.02	0.14	0.62	1	-0.50831	-0.78082	non-investment grade
1.18	7.69	1.44	4.27	0.34	0.03	0.08	0	-1.39315	2.37291	investment grade
5.30	0.96	0.84	5.23	1.98	0.02	0.10	0	-0.32389	0.07954	investment grade
14.26	1.85	0.10	1.00	6.45	0.01	0.10	0	1.42081	0.21345	investment grade
0.09	0.00	0.93	1.20	2.34	0.00	0.03	1	-0.02134	-0.38009	non-investment grade
2.68	1.56	0.50	1.25	0.01	0.01	0.03	1	-0.02906	0.22901	non-investment grade
0.21	0.20	0.88	3.36	0.02	0.25	2.21	1	-0.68142	-2.59063	non-investment grade
1.43	4.07	0.69	2.17	0.59	0.01	0.03	0	-0.38963	1.12110	investment grade
1.89	0.51	0.84	5.39	2.45	0.02	0.16	0	-0.37886	-0.15014	investment grade
16.64	1.82	0.09	0.83	6.89	0.01	0.13	0	1.58108	0.16289	investment grade
0.06	0.00	0.92	1.12	2.55	0.00	0.02	1	0.01904	-0.37467	non-investment grade
4.36	3.13	0.39	0.82	0.01	0.01	0.02	1	0.04966	0.77852	non-investment grade
0.20	0.19	1.15	2.20	0.02	0.30	1.86	1	-0.70970	-2.27696	non-investment grade
1.39	4.52	0.74	2.78	0.44	0.02	0.07	0	-0.54024	1.25931	investment grade
1.80	0.26	0.82	4.54	3.11	0.02	0.13	0	-0.17918	-0.24924	investment grade
38.54	1.75	0.09	1.01	8.86	0.01	0.13	0	2.56455	0.17266	investment grade
0.05	0.00	0.92	1.10	3.99	0.00	0.02	1	0.19446	-0.39377	non-investment grade
1.34	0.91	0.38	0.62	0.02	0.01	0.02	1	0.11626	-0.00969	non-investment grade
0.26	0.24	1.66	2.51	0.02	0.48	0.73	1	-0.99666	-1.03020	non-investment grade
1.55	6.06	0.77	3.42	0.56	0.02	0.08	0	-0.70855	1.80982	investment grade
1.99	0.19	0.82	4.42	1.22	0.03	0.14	0	-0.38385	-0.26572	investment grade
37.57	1.74	0.09	0.96	9.90	0.01	0.11	0	2.66385	0.17366	investment grade
0.10	0.00	0.90	0.94	2.54	0.00	0.02	1	0.05200	-0.38118	non-investment grade
0.86	0.48	0.40	0.66	0.01	0.02	0.03	1	0.10739	-0.17095	non-investment grade
0.30	0.28	1.97	2.03	0.10	0.24	0.25	1	-1.10643	-0.52856	non-investment grade

Sumber: [www.idx.co.id](http://www.idx.co.id), diolah

**LAMPIRAN 3 : Hasil Uji Statistik Deskriptif****Descriptive Statistics**

		Mean	Std. Deviation	Minimum	Maximum
CR	30	4.93033	9.824798	.050	38.540
QR	30	1.56900	1.980133	.000	7.690
DAR	30	.76700	.475294	.090	1.970
DER	30	2.44667	1.960906	.620	9.090
FAT	30	2.30600	2.916457	.010	9.900
ROA	30	.05833	.112191	.000	.480
ROE	30	.25100	.512878	.020	2.210

Sumber: Output SPSS

**LAMPIRAN 4 : Hasil Uji Normalitas****One-Sample Kolmogorov-Smirnov Test**

		CR	QR	DAR	DER	FAT	ROA	ROE
N		30	30	30	30	30	30	30
Normal	Mean	4.93033	1.56900	.76700	2.44667	2.30600	.05833	.25100
Parameters <sup>a</sup>	Std. Deviation	9.824798	1.980133	.475294	1.960906	2.916457	.112191	.512878
Most Extreme	Absolute	.324	.228	.166	.229	.216	.433	.404
Differences	Positive	.324	.228	.166	.229	.213	.433	.404
	Negative	-.310	-.214	-.111	-.176	-.216	-.302	-.326
Kolmogorov-Smirnov Z		1.774	1.247	.908	1.255	1.181	2.372	2.211
Asymp. Sig. (2-tailed)		.004	.048	.031	.016	.023	.000	.000

a. Test distribution is Normal.

Sumber: Output SPSS

**LAMPIRAN 5 : Hasil Uji Mann-Whitney****Test Statistics<sup>b</sup>**

	CR	QR	DAR	DER	FAT	ROA	ROE
Mann-Whitney U	31.000	41.500	72.500	58.000	41.000	108.500	77.500
Wilcoxon W	151.000	161.500	192.500	178.000	161.000	228.500	197.500
Z	-3.380	-2.952	-1.662	-2.261	-2.979	-.170	-1.460
Asymp. Sig. (2-tailed)	.001	.003	.097	.024	.003	.865	.144
Exact Sig. [2*(1-tailed Sig.)]	.000 <sup>a</sup>	.002 <sup>a</sup>	.098 <sup>a</sup>	.023 <sup>a</sup>	.002 <sup>a</sup>	.870 <sup>a</sup>	.148 <sup>a</sup>

Sumber: Output SPSS

## LAMPIRAN 6 : Hasil Uji Analisis Faktor

## KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.521
Bartlett's Test of Sphericity	Approx. Chi-Square	87.348
	Df	21
	Sig.	.000

Sumber: Output SPSS

## Anti-image Matrices

		CR	QR	DAR	DER	FAT	ROA	ROE
Anti-image Covariance	CR	.244	-.167	.104	.022	-.193	-.084	.023
	QR	-.167	.749	-.079	-.052	.176	.107	.033
	DAR	.104	-.079	.339	-.196	-.001	-.187	.139
	DER	.022	-.052	-.196	.763	-.036	.118	-.142
	FAT	-.193	.176	-.001	-.036	.257	.057	.015
	ROA	-.084	.107	-.187	.118	.057	.260	-.229
	ROE	.023	.033	.139	-.142	.015	-.229	.403
Anti-image Correlation	CR	.532 <sup>a</sup>	-.390	.363	.052	-.772	-.334	.074
	QR	-.390	.257 <sup>a</sup>	-.156	-.068	.401	.242	.061
	DAR	.363	-.156	.582 <sup>a</sup>	-.386	-.004	-.629	.377
	DER	.052	-.068	-.386	.489 <sup>a</sup>	-.080	.266	-.256
	FAT	-.772	.401	-.004	-.080	.599 <sup>a</sup>	.223	.047
	ROA	-.334	.242	-.629	.266	.223	.568 <sup>a</sup>	-.706
	ROE	.074	.061	.377	-.256	.047	-.706	.501 <sup>a</sup>

#### a. Measures of Sampling Adequacy(MSA)

Sumber: Output SPSS

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.581
Bartlett's Test of Sphericity	Approx. Chi-Square	74.916
	Df	10
	Sig.	.000

Sumber: Output SPSS

### Anti-image Matrices

		CR	DAR	FAT	ROA	ROE
Anti-image Covariance	CR	.288	.130	-.217	-.085	.041
	DAR	.130	.415	.016	-.202	.139
	FAT	-.217	.016	.307	.050	.004
	ROA	-.085	-.202	.050	.302	-.262
	ROE	.041	.139	.004	-.262	.432
Anti-image Correlation	CR	.579 <sup>a</sup>	.375	-.730	-.289	.117
	DAR	.375	.641 <sup>a</sup>	.045	-.570	.327
	FAT	-.730	.045	.675 <sup>a</sup>	.166	.011
	ROA	-.289	-.570	.166	.505 <sup>a</sup>	-.725
	ROE	.117	.327	.011	-.725	.501 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)  
 Sumber: Output SPSS

### Component Matrix<sup>a</sup>

	Component	
	1	2
CR	-.768	.535
DAR	.814	-.130
FAT	-.827	.392
ROA	.727	.599
ROE	.568	.714

Extraction Method: Principal  
 Component Analysis.

a. 2 components extracted.

Sumber: Output SPSS

### Rotated Component Matrix<sup>a</sup>

	Component	
	1	2
CR	.936	-.003
DAR	-.741	.361
FAT	.902	-.155
ROA	-.251	.908
ROE	-.054	.911

Extraction Method: Principal  
 Component Analysis. Rotation  
 Method: Varimax with Kaiser  
 Normalization.

a. Rotation converged in 3 iterations.

Sumber: Output SPSS

**LAMPIRAN 7 : Hasil Uji Regresi Logistik**

-2 LL Block Number	-2 LogL block 0	41,589
	-2 LogL block 1	27,635
Pseudo R Square	Cox & Snell R Square	0,372
	Nagelkerke R Square	0,496
Hosmer and Lemeshow Test	Chi-Square	3,590
	Sig.	0,892

Sumber: Output SPSS

**Classification Table<sup>a</sup>**

Observed			Predicted		
			Peringkat		Percentage Correct
			investme	non-inve	
Step 1	peringkat	Investme	10	5	66.7
		non-inve	3	12	80.0
Overall Percentage					73.3

a. The cut value is .500

Sumber: Output SPSS

**Variables in the Equation**

		S.E.	Wald	Df	Sig.	Exp(B)	95.0% C.I. for EXP(B)	
							Lower	Upper
Step 1 <sup>a</sup>	FAC1_5	.657	.557	1.391	.238	.519	.174	1.544
	FAC2_5	2.199	.946	5.406	.020	.111	.017	.708
	Constant	.124	.474	.068	.794	1.132		

a. Variable(s) entered on step 1: FAC1\_5, FAC2\_5.

Sumber: Output SPSS





**DEPARTEMEN AGAMA**  
**UNIVERSITAS ISLAM NEGERI (UIN) MALANG**  
**FAKULTAS EKONOMI**

Terakreditasi "A" SK BAN-PT Depdiknas Nomor : 005/BAN-PT/ Ak-X/S1/II/2007  
 Jalan Gajayana 50 Malang 65144 Telepon (0341) 558881, Faksimile (0341) 558881

## BUKTI KONSULTASI

Nama Mahasiswa : Fitri Astanti  
 NIM/Kosentrasi : 09510093/Keuangan  
 Nama Dosen Pembimbing : Drs. Agus Sucipto,MM  
 Judul Skripsi : Analisis Rasio Keuangan Dalam  
 Memprediksi Peringkat Obligasi Pada  
 Perusahaan PT Pefindo Periode 2008-2012

No	Tanggal Bimbingan	Topik Bimbingan	TTD Dosen Pembimbing
1	24 Juli 2013	Judul Proposal	1
2	8 Agustus 2013	Materi Proposal	2
3	15 Agustus 2013	Bab I Perbaikan Materi Proposal	3
4	5 September 2013	Bab I, II, III Perbaikan Sistematika	4
5	2 Oktober 2013	ACC Proposal	5
6	31 Desember 2013	Revisi Bab IV dan Bab V	6
7	3 Januari 2014	Revisi Bab V	7
8	07 Januari 2014	ACC Skripsi	8

Malang, 07 Januari 2014  
 Mengetahui,  
 Ketua Jurusan

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